

Amendments to the Specification

On page 6, amend the first full paragraph beginning on line 7 as indicated.

A more detailed block diagram of a retail website server 104 is illustrated in FIG. 3.

Q1 Like the client device 102, the controller 302 in the server 104 preferably includes a central processing unit 304 electrically coupled by an address/data bus 306 to a memory device 308 and a network interface circuit 310. However, the ~~server~~ server controller 302 is typically more powerful than the client controller 202. Again, the CPU 304 may be any type of well known CPU, such as an Intel Pentium™ processor, and the memory device 308 preferably includes volatile memory and non-volatile memory. Preferably, the memory device 308 stores a software program that implements all or part of the method described below. This program may be executed by the CPU 304 in a well known manner. However, some of the steps described in the method below may be performed manually or without the use of the server 104. The memory device 308 and/or a separate database 314 also store files, programs, web pages, etc. for use by the client devices 102.

On page 7, amend the second full paragraph beginning on line 10 as indicated.

Q2 For the purpose of transmitting web pages, credit card application data, credit verification requests, credit card numbers, and other data, the retail website server 104 includes a network transmitter 404. The network transmitter 404 is operatively coupled to the network 108 in a well ~~know~~ known manner. For example, the network transmitter 404 may also be an Ethernet interface circuit electrically coupled to the Internet via an Ethernet cable.

On page 12, amend the paragraph beginning on line 23 as indicated.

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The process 600 then checks the received applicant data against the verification database 408 and/or the credit information database 514 to determine if the user is approved for credit in a well known manner (step 608). If the applicant is not approved, the process 600 exits. If the applicant is approved, the process 600 determines a temporary credit card number (step 610). The temporary credit card number is preferably a unique number among a plurality of currently active temporary credit card numbers. In one embodiment, the temporary credit card number is randomly selected from a large number of previously unused temporary credit card numbers. For example, if the temporary credit card number is a sixteen digit number, a random sixteen digit number may be generated in a well known manner. Preferably, the new number is checked for validity before activation (e.g., if the generated number has been used in the past, a new number is generated, etc.)
